

| | | | |
|---------------------------------|--|-------------------------------|-------------------------|
| <i>SERFF Tracking Number:</i> | <i>BNLB-125835760</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Bankers Life and Casualty Company</i> | <i>State Tracking Number:</i> | <i>40393</i> |
| <i>Company Tracking Number:</i> | | | |
| <i>TOI:</i> | <i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i> | | <i>MS05G.001 Plan A</i> |
| | <i>Plans</i> | | |
| <i>Product Name:</i> | <i>GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)</i> | | |
| <i>Project Name/Number:</i> | <i>/</i> | | |

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)
 SERFF Tr Num: BNLB-125835760 State: ArkansasLH

TOI: MS05G Group Medicare Supplement - Standard Plans
 SERFF Status: Closed State Tr Num: 40393

| | | |
|---------------------------|----------------------------|-------------------------------|
| Sub-TOI: MS05G.001 Plan A | Co Tr Num: | State Status: Approved-Closed |
| Filing Type: Rate | Co Status: Submitted | Reviewer(s): Stephanie Fowler |
| | Author: Diana Willis | Disposition Date: 10/28/2008 |
| | Date Submitted: 09/29/2008 | Disposition Status: Approved |

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

| | |
|--|---|
| Project Name: | Status of Filing in Domicile: Authorized |
| Project Number: | Date Approved in Domicile: 09/26/2008 |
| Requested Filing Mode: Review & Approval | Domicile Status Comments: |
| Explanation for Combination/Other: | Market Type: Group |
| Submission Type: New Submission | Group Market Size: Small and Large |
| Overall Rate Impact: 15% | Group Market Type: Employer, Association, Blanket, Discretionary, Trust |

Filing Status Changed: 10/28/2008

State Status Changed: 10/28/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

2009 Premium Rates for Standardized Medicare Supplement Policy Forms GP-A11 and GP-A12

We are submitting new 2009 rates for the forms captioned above. These forms were approved in your state on February 25, 1997. They are currently available for sale.

| | | | |
|---------------------------------|--|-------------------------------|-------------------------|
| <i>SERFF Tracking Number:</i> | <i>BNLB-125835760</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Bankers Life and Casualty Company</i> | <i>State Tracking Number:</i> | <i>40393</i> |
| <i>Company Tracking Number:</i> | | | |
| <i>TOI:</i> | <i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i> | | <i>MS05G.001 Plan A</i> |
| | <i>Plans</i> | | |
| <i>Product Name:</i> | <i>GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)</i> | | |
| <i>Project Name/Number:</i> | <i>/</i> | | |

Both policy form GP-A11 and GP-A12 are community rated, both forms are Medicare Part A and Part B group policies. They are issued to groups with members who are 65 and over.

Policy forms GP-A11 and GP-A12 each consist of seven different certificate forms. Each certificate provides varying degrees of benefits to coincide respectively with the Standardized Medicare Plans A through G. The enclosed memorandum provides more specific details concerning these certificates and the expenses covered by each.

We are requesting rate increases. In determining the rate adjustments, we have considered rate consistency with our individual standardized Medicare supplement form GR-A06. The details of the requested increases are explained in the enclosed memoranda.

We'd sincerely appreciate your expedited review for approval of this filing. Please feel free to correspond with us via SERFF, fax to (312) 396-5906 or e-mail d.willis@banklife.com.

Company and Contact

Filing Contact Information

| | |
|------------------------------------|------------------------|
| Diana Willis, Actuarial Analyst II | d.willis@banklife.com |
| 600 West Chicago Avenue | (312) 396-7658 [Phone] |
| Chicago, IL 60610 | (312) 396-5906[FAX] |

Filing Company Information

| | | |
|-----------------------------------|-------------------------|-----------------------------|
| Bankers Life and Casualty Company | CoCode: 61263 | State of Domicile: Illinois |
| 600 West Chicago Avenue | Group Code: 233 | Company Type: |
| Chicago, IL 60610 | Group Name: | State ID Number: |
| (312) 396-6000 ext. [Phone] | FEIN Number: 36-0770740 | |

Filing Fees

| | |
|---------------|----------|
| Fee Required? | Yes |
| Fee Amount: | \$100.00 |
| Retaliatory? | No |

| | | | |
|---------------------------------|--|-------------------------------|-----------------|
| <i>SERFF Tracking Number:</i> | <i>BNLB-125835760</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Bankers Life and Casualty Company</i> | <i>State Tracking Number:</i> | <i>40393</i> |
| <i>Company Tracking Number:</i> | | | |
| <i>TOI:</i> | <i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i> | <i>MS05G.001 Plan A</i> | |
| | <i>Plans</i> | | |
| <i>Product Name:</i> | <i>GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)</i> | | |
| <i>Project Name/Number:</i> | <i>/</i> | | |
| Fee Explanation: | \$50.00 per form being filed x 2 forms = \$100.00 | | |
| Per Company: | No | | |

SERFF Tracking Number: BNLB-125835760 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 40393
Company Tracking Number:
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)
Project Name/Number: /

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-----------------------------------|----------|----------------|---------------|
| Bankers Life and Casualty Company | \$100.00 | 09/29/2008 | 22797509 |

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|---------------------------------|--|-------------------------------|-------------------------|
| <i>SERFF Tracking Number:</i> | <i>BNLB-125835760</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Bankers Life and Casualty Company</i> | <i>State Tracking Number:</i> | <i>40393</i> |
| <i>Company Tracking Number:</i> | | | |
| <i>TOI:</i> | <i>MS05G Group Medicare Supplement - Standard Plans</i> | <i>Sub-TOI:</i> | <i>MS05G.001 Plan A</i> |
| <i>Product Name:</i> | <i>GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)</i> | | |
| <i>Project Name/Number:</i> | <i>/</i> | | |

Disposition

Disposition Date: 10/28/2008

Implementation Date:

Status: Approved

Comment: We have approved the requested rate increases. This approval is subject to the following:

Increases will not be given more frequently than once in a twelve-month period.

| Company Name: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Premium: | Maximum % Change (where required): | Minimum % Change (where required): | Overall % Indicated Change: |
|--------------------------------------|-----------------------------------|---|---|-----------------|---|---|--|
| Bankers Life and Casualty Company | 15.000% | \$1,048 | 3 | \$ | 15.000% | 0.000% | 15.000% |

SERFF Tracking Number: BNLB-125835760 State: Arkansas

Filing Company: Bankers Life and Casualty Company State Tracking Number: 40393

Company Tracking Number:

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans

Product Name: GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)

Project Name/Number: /

| Item Type | Item Name | Item Status | Public Access |
|---------------------|----------------------------------|-------------|---------------|
| Supporting Document | Health - Actuarial Justification | Approved | No |
| Rate | Rate Sheet Plan A | Approved | Yes |
| Rate | Rate Sheet Plan B | Approved | Yes |
| Rate | Rate Sheet Plan C | Approved | Yes |
| Rate | Rate Sheet Plan D | Approved | Yes |
| Rate | Rate Sheet Plan E | Approved | Yes |
| Rate | Rate Sheet Plan F | Approved | Yes |
| Rate | Rate Sheet Plan G | Approved | Yes |
| Rate | Rate Sheet Mode | Approved | Yes |

| | | | |
|--------------------------|---|------------------------|------------------|
| SERFF Tracking Number: | BNLB-125835760 | State: | Arkansas |
| Filing Company: | Bankers Life and Casualty Company | State Tracking Number: | 40393 |
| Company Tracking Number: | | | |
| TOI: | MS05G Group Medicare Supplement - Standard Plans | Sub-TOI: | MS05G.001 Plan A |
| Product Name: | GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G) | | |
| Project Name/Number: | / | | |

Rate Information

Rate data applies to filing.

| | |
|--|------------|
| Filing Method: | SERFF |
| Rate Change Type: | Increase |
| Overall Percentage of Last Rate Revision: | 14.340% |
| Effective Date of Last Rate Revision: | 01/01/2008 |
| Filing Method of Last Filing: | SERFF |

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Premium: | Maximum % Change (where required): | Minimum % Change (where required): |
|--------------------------------------|-----------------------------------|---------------------------|--|---|----------|--|--|
| Bankers Life and Casualty Company | 15.000% | 15.000% | \$1,048 | 3 | | 15.000% | 0.000% |

SERFF Tracking Number: BNLB-125835760 State: Arkansas

Filing Company: Bankers Life and Casualty Company State Tracking Number: 40393

Company Tracking Number:

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A Plans

Product Name: GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)

Project Name/Number: /

Rate/Rule Schedule

| Review Status: | Document Name: | Affected Form Numbers: (Separated with commas) | Rate Action: | Rate Action Information: | | Attachments |
|----------------|-------------------|---|--------------|---|-------------|-------------------------|
| Approved | Rate Sheet Plan A | GR-A11A | Revised | Previous State Filing Number: Percent Rate Change Request: | 36807 15 | Rate Sheet - Plan A.pdf |
| Approved | Rate Sheet Plan B | GR-A11B | Revised | Previous State Filing Number: Percent Rate Change Request: | 36807 10 | Rate Sheet - Plan B.pdf |
| Approved | Rate Sheet Plan C | GR-A11C | Revised | Previous State Filing Number: Percent Rate Change Request: | 36807 15 | Rate Sheet - Plan C.pdf |
| Approved | Rate Sheet Plan D | GR-A11D | Revised | Previous State Filing Number: | 36807 | Rate Sheet - Plan D.pdf |
| Approved | Rate Sheet Plan E | GR-A11E | Revised | Previous State Filing Number: Percent Rate Change Request: | 36807 12 | Rate Sheet - Plan E.pdf |
| Approved | Rate Sheet Plan F | GR-A11F | Revised | Previous State Filing Number: Percent Rate Change Request: | 36807 15 | Rate Sheet - Plan F.pdf |

SERFF Tracking Number: BNLB-125835760 State: Arkansas

Filing Company: Bankers Life and Casualty Company State Tracking Number: 40393

Company Tracking Number:

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans

Product Name: GP-A11 & GP-A12 (Certificates GR-A11A thru GR-A11G)

Project Name/Number: /

| | | | | | | |
|----------|-------------------|----------------------|---------|--------------------------------|--------|---------------------------|
| Approved | Rate Sheet Plan G | GR-A11G | Revised | Previous State Filing Number: | 36807 | Rate Sheet - Plan G.pdf |
| | | | | Percent Rate Change Request: | 10 | |
| Approved | Rate Sheet Mode | GP-A11, GP-A12 Other | | Previous State Filing Number: | 36807 | Rate Sheet Mode - A11.pdf |
| | | | | Rate Action Other Explanation: | Accomp | Rate Sheet Mode - A12.pdf |
| | | | | | nies | |
| | | | | | above | |
| | | | | | rate | |
| | | | | | sheets | |

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A11

Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

| <u>Issue Age</u> | <u>Plan A</u> |
|------------------|---------------|
| Ages 65 & Over | \$1,965.26 |

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly;
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A12

Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

| <u>Issue Age</u> | <u>Plan A</u> |
|------------------|---------------|
| Ages 65 & Over | \$1,965.26 |

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A11

Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

| <u>Issue Age</u> | <u>Plan B</u> |
|------------------|---------------|
| Ages 65 & Over | \$2,846.38 |

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A12

Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

| <u>Issue Age</u> | <u>Plan B</u> |
|------------------|---------------|
| Ages 65 & Over | \$2,846.38 |

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A11

Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

| <u>Issue Age</u> | <u>Plan C</u> |
|------------------|---------------|
| Ages 65 & Over | \$4,085.75 |

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A12

Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

| <u>Issue Age</u> | <u>Plan C</u> |
|------------------|---------------|
| Ages 65 & Over | \$4,085.75 |

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A11

Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

| <u>Issue Age</u> | <u>Plan D</u> |
|------------------|---------------|
| Ages 65 & Over | \$2,387.98 |

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A12

Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

| <u>Issue Age</u> | <u>Plan D</u> |
|------------------|---------------|
| Ages 65 & Over | \$2,387.98 |

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A11

Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

| <u>Issue Age</u> | <u>Plan E</u> |
|------------------|---------------|
| Ages 65 & Over | \$2,916.08 |

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A12

Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

| <u>Issue Age</u> | <u>Plan E</u> |
|------------------|---------------|
| Ages 65 & Over | \$2,916.08 |

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A11

Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

| <u>Issue Age</u> | <u>Plan F</u> |
|------------------|---------------|
| Ages 65 & Over | \$2,410.89 |

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A12

Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

| <u>Issue Age</u> | <u>Plan F</u> |
|------------------|---------------|
| Ages 65 & Over | \$2,410.89 |

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A11

Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

| <u>Issue Age</u> | <u>Plan G</u> |
|------------------|---------------|
| Ages 65 & Over | \$1,864.89 |

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A12

Certificate Form Series GR-A11

Annual Premium Rates* Male or Female

| <u>Issue Age</u> | <u>Plan G</u> |
|------------------|---------------|
| Ages 65 & Over | \$1,864.89 |

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

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0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A11

Certificate Form Series GR-A11

Premium Rates* Male or Female

| | Issue Age | ANNUAL | SEMI-ANNUAL | QUARTERLY | LIST BILL | P.P.S.P./P.R.D |
|----------------|-----------------------|----------------|--------------------|------------------|------------------|-----------------------|
| GP-A11A | 65 & Older | 1965.26 | 1013.08 | 516.95 | 181.15 | 169.68 |
| GP-A11B | 65 & Older | 2846.38 | 1466.85 | 748.27 | 261.92 | 245.31 |
| GP-A11C | 65 & Older | 4085.75 | 2105.11 | 1073.65 | 375.53 | 351.68 |
| GP-A11D | 65 & Older | 2387.98 | 1230.78 | 627.93 | 219.90 | 205.96 |
| GP-A11E | 65 & Older | 2916.08 | 1502.75 | 766.58 | 268.31 | 251.29 |
| GP-A11F | 65 & Older | 2410.89 | 1242.58 | 633.94 | 222.00 | 207.93 |
| GP-A11G | 65 & Older | 1864.89 | 961.40 | 490.60 | 171.95 | 161.07 |

BANKERS LIFE AND CASUALTY COMPANY

Chicago, Illinois

Standardized Medicare Supplement

Group Policy Form GP-A12

Certificate Form Series GR-A11

Premium Rates* Male or Female

| | Issue Age | ANNUAL | SEMI-ANNUAL | QUARTERLY | LIST BILL | P.P.S.P./P.R.D |
|----------------|-----------------------|----------------|--------------------|------------------|------------------|-----------------------|
| GP-A12A | 65 & Older | 1965.26 | 1013.08 | 516.95 | 181.15 | 169.68 |
| GP-A12B | 65 & Older | 2846.38 | 1466.85 | 748.27 | 261.92 | 245.31 |
| GP-A12C | 65 & Older | 4085.75 | 2105.11 | 1073.65 | 375.53 | 351.68 |
| GP-A12D | 65 & Older | 2387.98 | 1230.78 | 627.93 | 219.90 | 205.96 |
| GP-A12E | 65 & Older | 2916.08 | 1502.75 | 766.58 | 268.31 | 251.29 |
| GP-A12F | 65 & Older | 2410.89 | 1242.58 | 633.94 | 222.00 | 207.93 |
| GP-A12G | 65 & Older | 1864.89 | 961.40 | 490.60 | 171.95 | 161.07 |